

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:	Case No. 18-24381GLT
KARTHIKEYA ALLADA	
Debtor(s)	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/07/2018.
- 2) The plan was confirmed on 12/20/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/01/2019, 01/30/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/25/2023.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$51,288.83.
- 10) Amount of unsecured claims discharged without full payment: \$27,570.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$266,012.09
Less amount refunded to debtor	\$5,081.12

<b>NET RECEIPTS:</b>	<b>\$260,930.97</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$11,120.56
Court Costs	\$0.00
Trustee Expenses & Compensation	\$12,409.47
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$23,530.03</b>
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Attorney fees paid and disclosed by debtor:	\$500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	100.00	NA	NA	0.00	0.00
ALLY FINANCIAL LEASE TRUST(*)	Unsecured	37.00	37.81	37.81	31.78	0.00
AMERICAN EXPRESS	Unsecured	669.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	375.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAT	Unsecured	4,000.00	4,574.57	4,574.57	3,845.08	0.00
AMERICAN EXPRESS NATIONAL BAT	Unsecured	920.00	960.22	960.22	807.09	0.00
AMERICAN EXPRESS NATIONAL BAT	Unsecured	703.00	805.69	805.69	677.20	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	32,000.00	0.00	0.00	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	15,244.24	15,244.24	12,813.28	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,562.00	1,794.17	1,794.17	1,508.06	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,444.00	1,433.95	1,433.95	1,205.28	0.00
CAPITAL ONE**	Unsecured	2,014.00	NA	NA	0.00	0.00
CHASE(*)	Unsecured	444.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	5,087.00	5,071.00	5,071.00	4,262.34	0.00
CITIBANK NA**	Unsecured	1,695.00	NA	NA	0.00	0.00
CITIZENS BANK NA	Secured	0.00	621.05	621.05	621.05	0.00
CITIZENS BANK NA	Secured	NA	0.00	0.00	0.00	0.00
CITIZENS BANK NA	Secured	34,560.00	34,506.13	30,609.81	30,609.81	0.00
DEPARTMENT OF EDUCATION	Unsecured	25,614.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B&M	Unsecured	358.00	394.01	394.01	331.18	0.00
DEPARTMENT STORES NATIONAL B&M	Unsecured	151.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,478.00	1,550.95	1,550.95	1,303.63	0.00
JANET WENGER	Unsecured	0.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	186,765.00	189,489.66	62,948.40	62,948.40	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	4,386.05	4,386.05	4,386.05	0.00
LOIS M VITTI ESQ	Priority	NA	NA	2,500.00	2,500.00	0.00
LVNV FUNDING LLC	Unsecured	1,000.00	998.92	998.92	839.62	0.00
LVNV FUNDING LLC	Secured	26,540.56	26,746.19	26,746.19	26,746.19	3,901.49
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	397.41	0.00	0.00	0.00
MARINER FINANCE LLC	Unsecured	3,476.00	3,248.65	3,248.65	2,730.60	0.00
MERRICK BANK	Unsecured	1,005.00	953.39	953.39	801.35	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT SOLUTIONS LLC O/B/O US I	Unsecured	23,006.00	49,255.30	0.00	24,400.00	0.00
NORDSTROM	Unsecured	67.00	NA	NA	0.00	0.00
OCEAN 22 DEVELOPMENT LLC	Secured	12,044.03	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	15,585.00	15,795.96	15,795.96	13,277.03	0.00
PAYPAL CREDIT++	Unsecured	5,000.00	NA	NA	0.00	0.00
PEOPLES GAS LLC F/K/A PEOPLES TV	Unsecured	NA	818.21	818.21	687.73	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	978.00	1,368.02	1,368.02	1,149.87	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	766.00	923.37	923.37	776.12	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,211.00	2,462.12	2,462.12	2,069.49	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	775.00	971.13	971.13	816.26	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,783.00	3,031.64	3,031.64	2,548.19	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	581.00	710.00	710.00	596.77	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,857.00	1,933.72	1,933.72	1,625.36	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,236.00	2,311.26	2,311.26	1,942.69	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	130.00	210.01	210.01	176.52	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,871.00	3,099.87	3,099.87	2,605.54	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,195.00	3,136.72	3,136.72	2,636.52	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,747.00	0.00	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,175.00	5,401.16	5,401.16	4,539.85	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,039.00	3,192.72	3,192.72	2,683.59	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,870.00	3,044.96	3,044.96	2,559.39	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	244.00	216.80	216.80	182.23	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	NA	230.93	230.93	194.11	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,885.00	2,036.06	2,036.06	1,711.38	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	4,213.00	4,901.11	4,901.11	4,119.55	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,371.00	1,619.67	1,619.67	1,361.39	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,706.00	1,816.21	1,816.21	1,526.59	0.00
RECEIVABLES PERFORMANCE MAN.	Unsecured	42.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,591.00	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	101.00	183.30	183.30	154.07	0.00
TD BANK USA NA**	Unsecured	41.00	143.98	143.98	121.02	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	104.00	83.52	83.52	70.20	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$62,948.40	\$62,948.40	\$0.00
Mortgage Arrearage	\$4,386.05	\$4,386.05	\$0.00
Debt Secured by Vehicle	\$57,977.05	\$57,977.05	\$3,901.49
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$125,311.50</b>	<b>\$125,311.50</b>	<b>\$3,901.49</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,500.00	\$2,500.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,500.00</b>	<b>\$2,500.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$96,710.02</b>	<b>\$105,687.95</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	\$23,530.03
Disbursements to Creditors	\$237,400.94

**TOTAL DISBURSEMENTS :** **\$260,930.97**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2024

By:/s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.